

NATIONAL PENN BANCSHARES, INC.

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1117026	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$8,811	\$8,396	-4.7%		
Loans	\$5,325	\$5,188	-2.6%		
Construction & development	\$339	\$212	-37.4%		
Closed-end 1-4 family residential	\$1,423	\$1,314	-7.6%		
Home equity	\$463	\$535	15.7%		
Credit card	\$0	\$0			
Other consumer	\$149	\$47	-68.4%		
Commercial & Industrial	\$805	\$834	3.6%		
Commercial real estate	\$1,406	\$1,369	-2.6%		
Unused commitments	\$1,498	\$1,452	-3.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,295	\$1,472	13.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$867	\$757	-12.7%		
Cash & balances due	\$697	\$394	-43.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$71	\$43	-39.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$85	\$45	-47.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$7,699	\$7,163	-7.0%		
Deposits	\$6,197	\$5,880	-5.1%		
Total other borrowings	\$1,448	\$1,225	-15.4%		
FHLB advances	\$704	\$616	-12.5%		
Equity					
Equity capital at quarter end	\$1,111	\$1,233	11.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.9%	11.0%	--		
Tier 1 risk based capital ratio	13.4%	15.9%	--		
Total risk based capital ratio	14.7%	17.2%	--		
Return on equity ¹	6.1%	7.5%	--		
Return on assets ¹	0.8%	1.1%	--		
Net interest margin ¹	3.4%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	180.5%	199.7%	--		
Loss provision to net charge-offs (qtr)	90.3%	35.8%	--		
Net charge-offs to average loans and leases ¹	1.5%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	5.8%	7.6%	1.1%	0.2%	--
Closed-end 1-4 family residential	0.9%	0.7%	0.5%	0.3%	--
Home equity	0.2%	0.5%	0.2%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.9%	5.4%	0.5%	0.4%	--
Commercial & Industrial	2.0%	1.5%	0.8%	0.3%	--
Commercial real estate	1.8%	1.3%	0.0%	0.1%	--
Total loans	1.6%	1.2%	0.4%	0.2%	--